

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Surety

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$18,617	20.68%	\$15,608	\$2,926	18.75%
2	Safeco Ins Co Of Amer	24740	WA	\$9,291	10.32%	\$7,736	\$222	2.87%
3	Contractors Bonding & Ins Co	37206	WA	\$6,877	7.64%	\$6,998	\$1,027	14.67%
4	Fidelity & Deposit Co Of MD	39306	MD	\$4,284	4.76%	\$3,604	\$974	27.03%
5	Developers Surety And Ind Co	12718	IA	\$3,844	4.27%	\$3,708	\$394	10.63%
6	Gulf Ins Co	22217	CT	\$3,396	3.77%	\$2,899	\$817	28.17%
7	US Fidelity & Guaranty Co	25887	MD	\$3,324	3.69%	\$3,508	(\$13)	(0.38)%
8	St Paul Fire & Marine Ins Co	24767	MN	\$3,098	3.44%	\$1,731	\$1,182	68.28%
9	Federal Ins Co	20281	IN	\$2,294	2.55%	\$2,601	\$170	6.52%
10	American Home Assur Co	19380	NY	\$2,207	2.45%	\$1,093	(\$56)	(5.16)%
11	Western Surety Co	13188	SD	\$2,179	2.42%	\$2,001	\$501	25.03%
12	Insurance Co Of The West	27847	CA	\$2,129	2.36%	\$1,929	\$286	14.82%
13	Colonial American Cas & Surety Co	34347	MD	\$1,905	2.12%	\$2,028	\$569	28.03%
14	Liberty Mut Ins Co	23043	MA	\$1,488	1.65%	\$1,692	\$22,412	1324.81%
15	First Natl Ins Co Of Amer	24724	WA	\$1,405	1.56%	\$1,368	\$688	50.30%
16	Great American Ins Co	16691	OH	\$1,326	1.47%	\$954	\$774	81.19%
17	Ohio Cas Ins Co	24074	OH	\$1,246	1.38%	\$1,307	\$147	11.24%
18	Cumberland Cas & Surety Co	24660	FL	\$1,165	1.29%	\$1,072	\$450	41.97%
19	Fidelity & Guaranty Ins Co	35386	IA	\$1,015	1.13%	\$968	\$400	41.29%
20	Indemnity Co Of CA	25550	CA	\$925	1.03%	\$749	\$65	8.63%
21	American States Ins Co	19704	IN	\$852	0.95%	\$870	\$331	38.07%
22	RLI Ins Co	13056	IL	\$830	0.92%	\$652	\$146	22.39%
23	XL Specialty Ins Co	37885	DE	\$808	0.90%	\$824	\$67	8.15%
24	Hartford Fire In Co	19682	CT	\$799	0.89%	\$742	\$3,235	435.96%
25	Old Republic Surety Co	40444	WI	\$784	0.87%	\$754	\$189	25.04%
26	Seaboard Surety Co	22535	NY	\$777	0.86%	\$865	(\$185)	(21.44)%
27	National Fire Ins Co Of Hartford	20478	CT	\$713	0.79%	\$734	\$514	70.08%
28	State Farm Fire And Cas Co	25143	IL	\$657	0.73%	\$600	\$192	31.97%
29	Lumbermens Mut Cas Co	22977	IL	\$649	0.72%	\$678	\$23,810	3509.55%
30	Safety Natl Cas Corp	15105	MO	\$621	0.69%	\$562	\$158	28.14%
31	Washington Intl Ins Co	32778	AZ	\$589	0.65%	\$660	\$45	6.87%
32	American Cas Co Of Reading PA	20427	PA	\$525	0.58%	\$734	(\$202)	(27.50)%
33	National Union Fire Ins Co Of Pitts	19445	PA	\$462	0.51%	\$582	\$90	15.54%
34	Employers Mut Cas Co	21415	IA	\$353	0.39%	\$258	(\$86)	(33.31)%
35	American Motorists Ins Co	22918	IL	\$349	0.39%	\$180	\$1	0.30%
36	Aegis Security Ins Co	33898	PA	\$300	0.33%	\$292	\$7	2.39%
37	Insurance Co Of North Amer	22713	PA	\$291	0.32%	\$327	\$283	86.44%
38	Travelers Cas & Surety Co	19038	CT	\$287	0.32%	\$257	(\$181)	(70.58)%
39	Great American Ins Co of NY	22136	NY	\$279	0.31%	\$246	\$109	44.18%
40	United States Fire Ins Co	21113	NY	\$276	0.31%	\$162	\$27	16.43%
All 129 Other Companies				\$6,829	7.58%	\$8,194	(\$909)	(11.10)%
Totals (Loss Ratio is average)				\$90,045	100.00%	\$82,729	\$61,572	74.43%

(1)Excluding all Loss Adjustment Expenses (LAE)